

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Jeffrey L. Klutts

Debtor(s)

Case No. 14 B 45952

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/30/2014.
- 2) The plan was confirmed on 05/19/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/04/2018.
- 5) The case was Completed on 07/11/2018.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$176,277.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$54,318.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$54,318.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,594.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,291.45
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,885.45**

Attorney fees paid and disclosed by debtor: \$2,800.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ist Progress	Unsecured	0.00	NA	NA	0.00	0.00
Advantage Bank Corporation	Unsecured	6,647.00	NA	NA	0.00	0.00
At & T	Unsecured	612.12	NA	NA	0.00	0.00
Chase	Unsecured	13,104.00	NA	NA	0.00	0.00
Chase	Unsecured	10,648.00	NA	NA	0.00	0.00
Chase	Unsecured	3,796.00	NA	NA	0.00	0.00
Chase	Unsecured	3,654.00	NA	NA	0.00	0.00
Citibank	Unsecured	5,351.00	NA	NA	0.00	0.00
Citibank	Unsecured	5,229.00	NA	NA	0.00	0.00
Citizens Bank	Unsecured	74,984.00	75,895.57	75,895.57	31,199.69	0.00
Comcast	Unsecured	300.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	848.09	848.09	848.09	348.64	0.00
Credit Bureau	Unsecured	4,940.00	NA	NA	0.00	0.00
Discover Bank	Unsecured	3,585.22	3,585.22	3,585.22	1,473.84	0.00
Discover Bank	Unsecured	1,122.66	1,122.66	1,122.66	461.51	0.00
Discover Financial Services	Unsecured	647.05	NA	NA	0.00	0.00
GE Capital Retail Bank	Unsecured	2,452.04	NA	NA	0.00	0.00
HSBC	Unsecured	1,043.00	NA	NA	0.00	0.00
Kohls	Unsecured	625.00	NA	NA	0.00	0.00
LVNV Funding LLC	Unsecured	5,842.48	NA	NA	0.00	0.00
Midland Funding	Unsecured	5,182.48	NA	NA	0.00	0.00
Midland Funding	Unsecured	3,574.34	NA	NA	0.00	0.00
Midland Funding	Unsecured	12,167.95	NA	NA	0.00	0.00
Midland Funding	Unsecured	3,439.41	NA	NA	0.00	0.00
Receivable Solution Sp	Unsecured	424.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	7,076.00	6,190.78	6,190.78	2,544.95	0.00
Sears	Unsecured	5,182.00	NA	NA	0.00	0.00
Specialized Loan Servicing LLC	Secured	157,298.68	146,737.46	146,737.46	0.00	0.00
Specialized Loan Servicing LLC	Secured	15,277.87	13,403.92	13,403.92	13,403.92	0.00
Target	Unsecured	4,982.00	NA	NA	0.00	0.00
The Home Depot	Unsecured	2,620.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US Cellular	Unsecured	270.00	NA	NA	0.00	0.00
US Cellular	Unsecured	296.00	NA	NA	0.00	0.00
Velocity Investment LLC	Unsecured	21,327.57	NA	NA	0.00	0.00
Verizon	Unsecured	307.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$146,737.46	\$0.00	\$0.00
Mortgage Arrearage	\$13,403.92	\$13,403.92	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$160,141.38</b>	<b>\$13,403.92</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$87,642.32</b>	<b>\$36,028.63</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$4,885.45
Disbursements to Creditors	<u>\$49,432.55</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$54,318.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/31/2018

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.